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THE UNIVERSITY OF ALBERTA

# Work, Leisure and Satisfaction in Early Retirement

by

Michel O. Belanger

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE

OF MASTER OF ARTS IN RECREATION

DEPARTMENT OF RECREATION AND LEISURE STUDIES

EDMONTON, ALBERTA

Spring, 1989

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ISBN 0-315-52899-0

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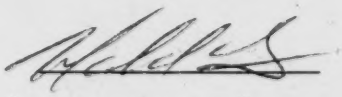

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## DEDICATION

To my wife Carol and daughter Aline and son Drew, for their support, understanding and perseverance during the completion of this thesis.

## ABSTRACT

In the past, most people chose early retirement for reasons of health or a decline in job opportunities. Financial stability in our changing society has revolutionized the concept of retirement and has created the freedom to choose early retirement. The reasons individuals choose early retirement are many and somewhat unknown. This exploratory study was designed to examine the financial status of the early retirees, the reasons for choosing early retirement, the work/leisure patterns of early retirees and the expectations and satisfaction of individuals in early retirement. A sample of 149 early retired employees from a major corporation in Edmonton was surveyed in 1986. The results indicate that very few individuals work following early retirement. Most early retirees are satisfied with their new found life of leisure. The number of leisure activities, together with financial security, were strong predictors of satisfaction with their early retirement choice and their non-work lifestyle. Age, sex, marital status, education and life attitude differences were also investigated to determine the retirees' relationship to leisure and satisfaction in early retirement.

## ACKNOWLEDGEMENT

I would like to thank two good friends, Janet Macdonald and Jean Craven, for their support and assistance in the completion of this thesis.

TABLE OF CONTENTS

CHAPTER PAGE

1. Introduction ..... 1

Nature of the Problem ..... 3

2. Methodology ..... 8

Objectives of the study ..... 8

Selecting the Sample ..... 9

Constructing the Questionnaire ..... 9

Pretest and Letter of Transmittal ..... 10

Sending the Questionnaire and Follow-up ..... 11

Definition of Terms ..... 12

Limitations of the Study ..... 13

Summary ..... 13

3. Review of Literature ..... 14

Introduction ..... 14

History of Retirement ..... 14

Retirement Research ..... 17

Early Retirement Research ..... 21

Leisure Theories ..... 28

4. Analysis of Data ..... 34

Questionnaire rate of return ..... 34

Age and Marital Status ..... 35

Education ..... 35

Occupation ..... 36

Income ..... 38

Reasons for early retirement....43
Pre-retirement education....46
Leisure participation....47
Working status during retirement....56
Working spouses....57
Expectations of retirement....58
5. Discussion and Recommendations....62
Discussion....62
Recommendations....70
Conclusion....75
6. Bibliography....77
Appendix - Questionnaire....83

## List of Tables


| Table | | Page |
|---|---|---|
| 1 | Education of Early Retirees | 36 |
| 2 | Education by Occupation | 37 |
| 3 | Income Now Compared to Income Before Retirement | 39 |
| 4 | Income by Occupation Before Retirement | 40 |
| 5 | Income Now by Occupation. | 43 |
| 6 | Reason for Early Retirement | 44 |
| 7 | Education by Reason for Early Retirement | 45 |
| 8 | Leisure Participation in Early Retirement | 48 |
| 9 | Activities During Retirement by Education | 50 |
| 10 | Activities by Activity Hours in Early Retirement | 53 |
| 11 | Expectation of Early retirement Before Retirement | 59 |
| 12 | Experience After Retirement | 60 |
| 13 | Hours Spent Per Week Travelling | 67 |

# Chapter 1

## Introduction

Since the Industrial Revolution there has been a strong work ethic among the citizens of most countries of western civilization. The work ethic has enabled persons to acquire a sense of identity, social status and economic stability not seen before. The advent of the Industrial Revolution brought with it assembly line work, better jobs and, moreover, a chance to earn a living. As the years passed, the population increased and we have seen, especially in the past few decades, technology render a number of jobs obsolete. Many who had spent their lives working hard found themselves without work. Others were pushed to accept various jobs which were less fulfilling and often much harder to learn.

To find a solution to the increased numbers of older workers and to alleviate the pressures of unemployment, the institution of retirement was created. This left society with a great challenge, attempting to convince the majority of older workers who believed in the work ethic that, by virtue of contributing to society, each member had the right to be supported in one's old age. The creation of Social Security in the United States and Old Age Pension in Canada were the stepping stones of retirement ideology.

The acceptance of retirement has been a long and hard struggle during these past fifty years. Today society, as a whole, is more accepting of the concept of retirement. This attitude is reflected through programs by Government and Private Companies offering retirement packages and pre-retirement planning courses. The increased economic status and health of

many individuals has made it possible to look forward to retirement in a positive light. Only in the last two decades has there been a major breakthrough in positive attitudes towards retirement.

Individual attitude towards retirement depends to a great extent on financial stability and a good standard of living. Other related variables affecting attitude towards retirement are health, marital and intimate relationships, loss of work, feeling of worthlessness, loss of someone close, and leisure participation. The list of variables can be inexhaustible depending on the personality and perceptions of each individual. Some people may not perceive all variables as having the same value. One individual might feel that financial security and health are the most important variables to consider when retiring; while another might feel that intimate relationships and leisure participation are the most important variables to consider. Retirement is a very individualistic phenomenon. How anyone perceives retirement is a matter of attitude which has been influenced by the external environment.

A recent change, creating an impact on the concept of retirement, is "early" retirement. The timing of leaving ones' work environment is becoming an important issue for many people to face. The provision of appropriate early retirement programs, an increased awareness and acceptance of leisure, and more discretionary funds have influenced the decision of many to retire early. Very little is known about the phenomenon of early retirement; about the reasons why individuals retire early, their leisure and work patterns, their financial resources and life satisfaction. These issues are currently being researched in order to design better policies for early retirement.

The importance of financial security for early retirees is evident. The Government is not, at the present time, offering old age security to individuals under the age of 65. The Canada Pension Plan is made available to those between the age of 60-65 at a reduced rate of benefits. The issue of benefits in itself, makes the study of retirement very intriguing in relation to life satisfaction, the use of leisure time and work related patterns following retirement. What type of plan is needed to succeed in early retirement? The government, still, does not have the answers.

Aside from financial stability, the unknowns are many. These unknowns need to be investigated to provide individuals with proper retirement choices. This study attempts to describe the life style patterns of early retirees, including their financial status, their reasons for retiring early, their leisure and work lifestyle, and their life satisfaction.

A limited number of studies have been undertaken in the area of early retirement. One such study carried out by Barfield and Morgan (1974) on early retirement had similar objectives to those of this study: "The primary focus of the study has been on finding those factors which are important for the decision to retire voluntarily... the factors investigated included attitudes toward employment...as well as the evaluation of conditions expected under retirement" (Barfield and Morgan , 1974, p. 2). It is the intent of this study to provide and explain pertinent information concerning early retirement developed in the objectives of the study.

The nature of the problem

During the past three decades, statistics have shown a steady increase in the older segment of the Canadian population. This trend will most

probably continue until the turn of the century. The proportion of the population over 65 in 1971 was close to 1.7 million. Statistics indicate an increase to 3.1 million by the year 2001. The constant increase in the aging population is not the only factor that accounts for greater numbers in retirement. In the future the decrease in births coupled with fewer deaths since the baby-boom years will heighten the financial burden of the younger generation, for the maintenance of retirement programs as the older population number increases (Stone and Fletcher 1980).

The current restrictive immigration laws will reduce the number of people in the work force helping to supplement the old age pension plan. The number of people paying into the plan will not keep up with the number of residents already in Canada, participating in the retirement process. The higher mortality of individuals at an increasingly older age will have social, psychological, economic and political implications for retirement.

At this time, the changes in the birth rates, immigration restrictions and mortality rates do not seem to have any effect on the number of workers who decide to retire early. Today, our population is living longer and remaining healthier. Susan McDaniel (1986) states: "The older population as a whole, however, is remarkably healthy and remains functionally well until very advanced ages" (p. 81). She then goes on to say: "This is in spite of the fact that 75 percent of older people suffer from at least one chronic health problem, ranging from arthritis to heart condition" (McDaniel, 1986, p. 81).

Enhanced health offers a myriad of opportunities our forefathers never enjoyed in their later years. The adult population is more aware, through various media outlets, of the opportunities available to them. The work ethic, as a way of life, is decreasing in importance and giving way to

increased leisure lifestyle pursuits among the general population. It is now possible that a person could spend more years in retirement than in the work environment. The social, economic, technological and psychological changes in society in the last century have led to a number of new retirement issues each individual has to address. Changing attitude toward retirement, economic stability versus inflation and manpower becoming obsolete in certain areas of the work force are issues facing the retirement population.

Early retirement is one surfacing societal issue many individuals want to explore. The three levels of Government and many corporations, since the late 1970's, have started providing attractive early retirement packages inducing employees to retire early. Early retirement has become a reality in a very short period of time. Consequently many questions remain unclear in the minds of those studying early retirement and those making decisions to retire early. The purpose of this study is to investigate the current trends towards early retirement.

Early retirement can occur for either positive or negative reason. Non-voluntary or negative early retirement is always caused by factors beyond the control of the individual. An example could be declining health causing the individual to retire early. Voluntary retirement is frequently associated with a positive experience. A number of factors contribute to the voluntary decision to retire early and many questions are asked when considering retirement:

1. Economic.

   Is the expected retirement pension income sufficient to adequately meet the retirement needs? Will there be other sources of income? Will inflation erode the source of income?

2. Health.

   Is health a prerequisite to enjoyment in retirement? Is everything revolved around one's health? Will leisure opportunities increase with better health, the enjoyment of being able to participate?

3. Social.

   Are the people close to the retiring individual, supportive of the decision to retire early? Will these social contacts change or remain the same?

4. Psychological.

   Are the retirees looking forward to early retirement? Will early retirement affect their quality of life?

5. Environmental.

   When the individual retires will he/she have attained his/her occupational goals? Will they be able to pursue a number of recreational activities? Will their place of residence be a base from which their activities originate or will it be a place to sleep and eat? What will be their housing choice?

These considerations are representative of the types of questions an individual considers before retiring early.

Most of the research dealing with early retirement examines the financial impact of early retirement and its relationship to life satisfaction. Very little attention is directed towards the reasons why people retire early and to the types of activities in which these early retirees participate. Early retirement is enabling individuals to take advantage of further opportunities, bringing to society new leisure possibilities. It is important to determine the major economic, social, psychological and environmental variables which influence the individual's decision to retire early and to determine what early retirees do in their new found life style.

The purpose of this exploratory study is to examine work, leisure and satisfaction in early retirement. The main question to be investigated is: what are the reasons for choosing early retirement and/or how do they influence the employee's decision to either engage in leisure and/or find work in post-retirement years? This research encompasses four main objectives:

1. To establish the financial status of early retirees before and after retirement.
2. To examine early retiree's reason for choosing early retirement.
3. To examine early retiree's work/leisure status and patterns in retirement.
4. To examine early retiree's expectations of retirement and their satisfaction after retirement.

Early retirement is becoming a trend, with social, psychological and financial ramifications that are critical for society to identify. Early retirement research must investigate the lifestyle decisions of early retirees to determine whether financial need will dictate some form of employment or allow for full-time leisure. Will lifestyle choices involve some combination of work and leisure activities? The reasons individuals retire early are varied; choices made by different people will have an impact on society. Are we, as a society, providing the right programs for this new breed of retirees? The future implications of early retirement are unknown. Only after adequate research will the policy makers and recreation professionals be able to provide policies to adequately meet the needs of early retirees.

## Chapter 2

## Methodology

Survey research was deemed the most suitable method of data collection for this exploratory study. A number of steps were taken to construct the questionnaire. These include: (1) determining objectives, (2) selecting a sample, (3) writing items, (4) constructing the questionnaire, (5) pretesting, (6) preparing a letter of transmittal, and (7) sending out the questionnaire and follow-ups (Borg and Gall, 1983, ).

### Objectives of the Study

The first task undertaken was to list specific study objectives to achieve desired results. These were:

1. To establish the financial status of early retirees before and after retirement.
2. To examine early retiree's reason for choosing early retirement.
3. To examine early retiree's work/leisure status and patterns in retirement.
4. To examine early retiree's expectations of retirement and their satisfaction after retirement.

The purposes of the questionnaire were defined as follows:

1. To acquire demographic information such as sex, age,marital status, education.
2. To gather information concerning the employee's financial status such as pension income, income before and after retirement.

3. To gather information concerning employee's salaried post retirement work.
4. To gather information concerning leisure behavior of working and non-working early retirees.
5. To gather information concerning degree of satisfaction of early retirees.

Selecting the Sample

A major corporation in the Edmonton area agreed to assist the author in his research venture. The 149 employees surveyed were retirees who had retired before the age of 65, between the years of 1981 and 1986. The study was conducted in late 1986. A random sample was chosen by the corporation without the author's involvement. It was the desire of the researcher to generate a cross-section of employee classification to provide for a variety of information. The writer also assumed that these retirees had retired voluntarily; as opposed to forced retirement. The random sample yielded a cross section of high management, middle management, skilled, semi-skilled and unskilled occupations.

Constructing the Questionnaire

According to methodological literature, white males, 55 years old and over, displayed a low rate of completed questionnaire return. Undoubtedly, the questionnaire design became a factor of utmost importance in this research.

The author undertook a thorough investigation of the literature to find questionnaires appropriate for this study. This exploration led to the analysis of a variety of research studies such as Life Satisfaction in

Retirement (Bell, 1978; Pollman, 1971; Kyriakos, Markides and Martin, 1979), Leisure Satisfaction (Mulac, 1977; Kleemeier, 1964), Retirement Satisfaction (Price, Walker and Kimmel, 1970; O'Brien, 1981), Perception of Work and Leisure (Weiner and Hunt, 1981; Roadburg, 1981), Leisure Participation (Atchley, 1981) and Retirement Activity (Morse, Dutka and Gray, 1983). Many of the research questionnaires had relevant information to assist the author in the construction of this questionnaire. The decision to use a combination of two questionnaires was made to meet the objectives of the study. The final instrument included questions from: *A Questionnaire on Aging* by Robert Atchley of the Scripps Foundation at the Miami University in Ohio and used in 1983, and *A Retirement Activity Questionnaire* developed by Morse, Dutka and Gray and used in two United States Studies. It was necessary for the author to construct some additional questions to meet the specific needs of this study. Twenty six questions were finally developed and organized in logical sequence. The first twelve questions were designed to be the most critical to be answered, as respondents seem to become sluggish as the end of the questionnaire approaches. The second part of the questionnaire was designed to extract the demographic information to cross tabulate the work/leisure patterns with the demographic variables.

Pretest and Letter of Transmittal

When the questionnaire was finally completed, the author presented a copy to other professionals in the department of Recreation and Leisure Studies. This method enabled the writer to benefit from the expertise within the Department and locate any ambiguities. For the pretest, individuals were chosen from a population similar to that from which the

author planned to draw in his survey. The participants were asked to provide detailed information concerning ambiguities or errors they perceived in the questionnaire. The results of the pretest led to only few adjustments made to the original questionnaire.

Following the completion of the questionnaire, the ensuing phase was to send out the questionnaire to the selected population. Both the Edmonton Corporation and the researcher attached a letter of transmittal to the questionnaire package. The author's letter introduced the subject matter, briefly explained the purpose of the study, stressed the importance of the study and assured the participants of complete confidentiality. Ensuring confidentiality to respondents, increases the chance of questionnaire returns. Confidentiality also assisted the researcher by providing less biased data collection.

The corporation's letter highlighted the significance of the study and the importance of this research for the future of pre-retirement education programming and again stressed the matter of confidentiality.

In today's fast moving society, it is important for a corporation to offer a pre-retirement course to its employees. Hence, the need for research in the area of early retirement. The strong interest by this corporation, to assist in the completion of this study, is indication of the need to discover what their retirees require to make the work/retirement transition successful.

Sending the Questionnaire and Follow-up

The questionnaire was mailed at the end of October 1986. The dual letter of transmittal technique was quite successful as 56% of the sample returned a completed questionnaire. However, in an attempt to provide the

best possible results, the author, in cooperation with the corporation, sent a follow up letter ten weeks later to those participants who had not yet completed the questionnaire. The follow-up letter reiterated the importance of the study, both for the author and the corporation and stressed once again the issue of confidentiality. This second attempt at reaching the participants yielded an additional eight percent response to the questionnaire, to a total of 64%.

Definition of Terms

LEISURE. Leisure is a non-work activity in which people participate during free time; a not for pay activity performed in contrast with work related activities.

FREE-TIME. The period remaining following the obligations of paid work.

WORK. A job responsibility which involves financial rewards.

RETIREMENT. "The period following a career of job holding, in which job responsibility and often opportunities are minimized and in which economic support comes by virtue of having held a job for a minimum length of time in the past" (Atchley 1977, p. 332)

EARLY RETIREMENT. The period following a career of job holding where one has decided to leave the work force before the age of 65, but usually not before the age of 55.

VOLUNTARY RETIREMENT. The period following a career job holding where retirement was an individual choice.

NON-VOLUNTARY RETIREMENT. The period following a career job holding where retirement was influenced by an external factors rather than by free choice.

## Limitations of the Study

The purpose of this study was to explore the respondent's activities in retirement. The major limitation of the study is the lack of comparable information between pre- and post-retirement activities by the respondents. This additional data could provide greater information on pre-and post-retirement activities. It would also enable the reseacher to compare whether the activities participated in during retirement were the same as the activities participated in before retirement. This type of research could be pursued in a further study of this sample population.

## Summary

Ninety-three completed questionnaires were returned of the one hundred an forty-nine mailed. The rate of return reached sixty-four percent in approximately three months. Following receipt of these completed questionnaires, the author coded each answer to meet the requirements of the Satistical Package for the Social Sciences (**SPSS**). The data was then entered in the computer to extricate information relevant to the study. The compiled information yielded some interesting results and will be evaluated in a later chapter.

## Chapter 3

## Review of literature

### Introduction

There is a paucity of literature on the phenomenon of *early retirement.* Research material on retirement, on the other hand, encompasses a myriad of books, periodicals and studies examining various social, psychological and environmental behaviors. During the last century, the increase in the amount of literature has enabled researchers to examine retirement more clearly. However, retirement is still a very recent phenomenon, with new information to be discovered and many studies to be undertaken. This chapter will provide a synopsis of existing literature in the area of early retirement, using some comparisons with research dealing with retirement and its history. Included will be an examination of various leisure theories concerned with the phenomenon of retirement as it could affect the early retirement field. A final summary will be presented emphasizing the importance of the variables affecting retirement choice.

### History of Retirement

The concept of retirement was first introduced in the United States in the late 19th century by Dr. William Osler. Dr. Osler, who had spent much of his career as physician-in-chief at the University Hospital in Baltimore, devoted a good part of his later years promoting the ideology that, when one grows older, change is inevitable. "The problem as he saw it, was not so much a loss of judgement or memory, since these powers often remain unaffected through the fifth and sixth decade. 'The change,' he said, is seen in a weakened receptivity and in an inability to adapt oneself to an altered

intellectual environment. It is the loss of mental elasticity which makes men over forty so slow to receive new truths'" (Graebner, 1980, p. 7). Thus began the first driving force that enabled the retirement movement to progress at a reasonable pace. Osler was pointing to decreasing abilities in later years and their consequence on the capabilities of these individuals. The Osler movement, that of introducing retirement and its consequences, combined with the steadily increasing industrialization, inspired the retirement phenomenon. This period brought forth an ideal of capitalism where productivity was central for survival and progress. Production and profit were the main objectives of industry. When a worker was no longer capable of matching the work performed by his colleagues, industry needed to find a way to remove these workers from their positions. To alleviate the aging worker's problem, industry had to dispose of these slower and less capable older workers. "Corporations began to restrict the hiring of older workers and to create mandatory retirement policies and programs" (Graebner, 1980, p. 14). Thus, the primary reason retirement was introduced, was to rid the industry of older workers to allow for younger and more competent workers. There have been other associated factors through history which influenced the direction retirement was to follow. Conspicuous consumption, as more people improved their standard of living and found themselves with increased free time, made the prospect of retirement seemed more appealing. The unemployment of the younger generations and a constant increase in competition by people immigrating from foreign countries also helped the advent of retirement.

The fight against age discrimination through the first part of this century was an uphill battle. To deal with this issue effectively during the

industry began using attractive retirement packages as an inducement to retire, "Pension plans grew in number and coverage: social security was extended to additional elements of the work force, while benefits were increased and retirement age lowered" (Graebner, 1980, p. 215).

Still, even with this increased thrust directed at retirement, society in broad terms resisted the movement as an indication of the prevalence of the strong work-ethic. It was difficult to see the value of leisure when society believed in so many aging myths such as the rocking chair view of old age and the uselessness of old people. Nevertheless, the rigorous efforts by unions, business and governments slowly increased the acceptance of retirement.

The arrival of the 1960's led to a complex application of retirement by society. The social, economic and environmental implications on individuals reaching retirement age are important to consider. There are three possible alternatives facing the pre-retirement population today. The first, and still most commonly used alternative, is retirement at age 65. All the benefits provided by the government as well as by most corporations, come in effect at 65. The second alternative is retirement after the age of 65. This alternative is available to those who own their businesses or are in a profession not imposing mandatory retirement i.e., doctors, lawyers, judges, businessmen. In Canada, all these professions are not under the compulsory retirement age dogma. The third alternative is to retire early. This choice is increasing in importance as a result of greater discretionary funds. It is also growing because technology has led to improved health of people. There is increasing interest by society in the area of early retirement for a number of reasons, such as increased free time, wanting more out of life, the lack of interest in the work

time, wanting more out of life, the lack of interest in the work environment and greater financial resources outside of wages and salaries. The demand for research in the area of early retirement has consequently surged. Unfortunately very little has been accomplished.

The 1970's and 1980's are eras of heightened awareness of the issues of retirement. This new crop of retirees is presently questioning the legality of mandatory retirement as a human rights issue: does imposing mandatory retirement on individuals violate a person's rights? The issue of mandatory retirement is in fact being challenged by a number of individuals in Canada at the present time, leading, predictably, to the abolishment of mandatory retirement in many sectors of industry in the near future. There are a number of cases before the Supreme Court of Canada at this time waiting for the judges' decisions.

In most cases many individuals want to retire at 65 or earlier to enjoy all the activities they have always wanted to do but were unable to pursue because they were working. In many instances individuals in today's society are often concerned with freedom of choice during retirement. The issue is not to be forced into retirement by an external source but, to have a choice in the decision. Choosing retirement rather than being told to retire at a prescribed time is preferable to most people. The issue of human rights alone, warrants the investigation of the concept of retirement.

## Retirement Research

There is a great array of information on the topic of retirement. The factors influencing life satisfaction, in either mandatory retirement or early retirement, are so similar that it is important to discuss the

study and research on retirement to warrant investigation of the comparable variables such as leisure participation, work status in retirement, experience in retirement, family income and pre-retirement education.

Kyriakos et al (1979) , in their study, "A Causal Model of Life Satisfaction Among the Elderly", analysed life satisfaction predictors such as income, health, education and leisure activities. The researchers interviewed 141 elderly people to examine what variables could predict life satisfaction in retirement. Irrespective of sex, activities and health seem to be strong predictors of life satisfaction in retirement "For both sexes Activity emerges as a strong predictor of life satisfaction... Self-reported Health is also a strong predictor of Life Satisfaction, a finding reported in many studies" (Kyriakos et al, 1979, p. 90). Income was an indirect predictor of life satisfaction; it was influenced by the type of activities apt to be chosen by the participants. The direct effect of income on life satisfaction is relatively minor. Income affects life satisfaction indirectly via activity, with stronger effect in the case of males. This may indicate that the kind of activity that men engage in during old age require the spending of more money than activities in which women tend to engage (Kyriakos et al, 1979). In this study, health activity and income are both important factors to consider at retirement, which is supported by other research (O'brien, 1981; Mulac, 1977; Ginsberg, 1983).

Leisure participation is an area of great debate among researchers in the field of gerontology. What do older people do in their free time? The research undertaken by Roadburg (1981) examined the perception of leisure by the elderly. He concluded that there were two perceptions of leisure; leisure as enjoyment versus leisure as freedom. His findings suggest that

leisure as enjoyment versus leisure as freedom. His findings suggest that "people who retired voluntarily were more likely to define leisure in terms of enjoyment compared with those who were forced to retire and who define it in terms of freedom" (Roadburg, 1981, p. 145). Those individuals retiring with an attitude of freedom *from* obligations often fear their new found freedom. Many retirees do not understand the concept of leisure as being a useful and meaningful alternative in retirement. The fear of being bored in retirement exist in the mind of each individual at retirement. An example of this boredom could be related to the type of activities in which an individual participates. The retiree who watches television in excessive amounts undoubtedly can get bored of the same activity. The lack of leisure education among our population tends to cause individuals to participate in a small number of activities which in turn leads to leisure boredom.

Roadburg (1981), in his article "Perception of Work and Leisure Among the Elderly", presented a synthesis of research on leisure participation from five various studies. He compared his own data to those of Harris (1976), McAvoy (1979), Nystrom (1974) and Schmitz-Secherzer (1979). The activities consistently participated in, when compared among these five studies, are television, visiting family and friends, reading and writing, gardening and arts and crafts. In a similar study, "Patterns of Leisure and Adjustment to Retirement" Larry Peppers (1976) compared pre- and post-retirement activities. The ranking of activity participation did not significantly change in pre- and post-retirement. The activities participated in were visiting friends, watching television, odd jobs at home, travel and reading. There is consistency in the leisure activities

There is very little research on post-retirement work patterns. The researchers looking at post-retirement work deal with retirement before and after the age of 65. In his research, "Retirement and Leisure: A Preliminary Research Report", Ian Dobbin (1980) interviewed sixty individuals 60 to 74 years of age. There was only one respondent working at the time of the survey. There was a strong desire to work, if they had the chance. Nearly half of the sample said they would like to be in some kind of employment if health and job opportunity were available. In another study, Price et al (1979), found that "post-retirement work patterns reflect reasons for retirement, timing of retirement, and general socio-economic status as well as health and feelings about retirement" (Price et al, 1979, p. 273). Those who had found work in retirement were more likely to be the disadvantaged groups who had had negative experiences with their previous employment leading to forced retirement; such as being unhappy with the company or unhappy with the supervisor. The most common characteristic of these working retirees was their age. They seemed to be younger than the average sample; "average age was sixty-three compared with an average age of sixty-six for the entire sample" (Price et al, 1981, p. 273).

The retirement experience is somewhat related to life satisfaction in retirement. An individual's experience in retirement is affected by economic, social, physical and environmental factors. Research indicates two opposite views of retirement experiences. These views can be separated into two distinct periods, those of researchers studying retirement prior to 1970 and those studying retirement in the 1970's and 1980's. Prior to 1970, the retirement experience was explained by the disengagement theory. Retirees were seen as withdrawing from the social

aspect of life (Anderson 1958, Kleemeier 1964,). This disengagement view will be explained later in the theory section in this chapter. The pattern of thinking since the disengagement theory has changed dramatically. This change was caused by many factors such as economic stability, the acceptance of retirement, more leisure choices and more retirement choices. Thus the two opposite ideas are not accepting retirement "negative experience" and accepting and enjoying retirement "positive experience". Recent research has clearly indicated that most retirees are satisfied with their retirement experience (Atchley, 1971, Kyriakos et al, 1979).

Pre-retirement education is another aspect affecting the behavior of individuals in retirement. A study by Abraham Monk (1971) illustrates the effect of non-preparatory behavior for retirement. Monk studied professional men in their sixties who were approaching retirement. There seemed to be a reluctance, on the part of prospective retirees, to prepare for retirement. The reasons the professionals gave, for not preparing for retirement, were inflation, a sense of job terminality, and a strong belief in the work ethic. The change in role was too frightening for a number of these individuals. Retirement preparation could have alleviated some of the anxiety experienced by these professionals.

Early Retirement Research. A small number of studies have been undertaken in the area of early retirement to familiarize the public with the concept. Barfield and Morgan (1974), sponsored by the Institute for Social Research and the Michigan Health and Social Security Research Institute, conducted a study in the late 1960's on early retirement. "The primary focus of the study has been on finding those factors which are

important for the decision to retire voluntarily... the factors investigated included attitudes toward employment... as well as the evaluation of conditions expected under retirement" (Barfield and Morgan , 1974, p. 2). Pioneering a study of this magnitude, the authors chose two samples, a national sample of those 60 years of age and a sample from an automobile industry with the same age criteria. Analyzing the results of the study, Barfield and Morgan found that financial security was an important determinant in the decision to retire early. "The major finding of the study (derived from both the national and auto-workers sample data) is this however: that financial factors, primarily expected retirement income, are of principal importance in the retirement decision, ..." (Barfield and Morgan, 1974, p. 3). The major focus of their study was to investigate the financial ramifications of early retirement. In 1970, the minimum level of retirement income which seemed to be satisfactory from the samples was about $4,000 per year. "it is likely, though, that $4,000 is not an absolute figure, but one which reflects a current consensus about the minimum income necessary to provide a reasonably comfortable living after retirement." (Barfield and Morgan 1974, p. 3). Although the figures in the Barfield and Morgan study present a relatively low income threshold, it did in fact reflect the income needs of the early seventies. Data from Statistics Canada 1984 subtantiates the amount of income demonstrated by Barfield and Morgan. In 1975, five years after Barfield and Morgan's study, a research project from Statistics Canada "Women in the Work World" (1984) indicated an average income for married couples, 65 and over, to be $7,263 for males and $2,932 for females. The writer of that study had to use the data from the 65 and over category since Statistics Canada did not differentiate between the early retirees and the working

study had to use the data from the 65 and over category since Statistics Canada did not differentiate between the early retirees and the working population in the 55 to 65 age group. It could be assumed that the income of those over 65 years of age would, in fact, be very similar for the early retirees in 1975. The difference between 1970 and 1975 is approximately $3,000, an average increase for that time period. The data indicates an increase in the years between 1975 and 1984. In 1980, the average income for married retirees 65 and over was $11,559, in 1984 the average income was $16,461. The average income within a nine year period more than doubled which is a more than average increase in terms of dollar figures.

In Ian Dobbin's study (1980), the perception that the retirees' life style did not change seemed to be an indicator of enjoyment in retirement. From his findings, 46% had income above the minimum satisfactory level. Barfield and Morgan suggest that for those retirees who achieved financial stability in early retirement, additional factors were correlated to life satisfaction. The following other factors were found to be positively correlated with satisfaction:

- having retired as planned, rather than unexpectedly
- being in relative good health
- having attended at least one retirement information meeting (sponsored by the union and/or the company of employment)
- having retired earlier (in 1965-66) rather than later (1967-68)
- Participating in leisure activities (Barfield and Morgan, 1970, p. 5).

Another variable influencing the decision to retire early was health. When people saw their health declining they would be more inclined to make the decision to retire early. The statement made by Barfield and Morgan about declining health as a reason for early retirement was not, therefore, surprising.

Barfield and Morgan's perception of early retirement planning was optimistic in nature. They allude to early retirement planning as becoming widespread, they envision that people will be financially prepared for retirement and that most workers will look forward to their increased amount of free time. Barfield and Morgan's study, went on to clarify the factors they feel are influencing the decision to retire early, clearly omitting the investigation of allocated leisure time (Barfield and Morgan, 1974). The use of leisure time was not a major part of their study. The authors, however, mentioned that people who looked forward to leisure activities were more likely to apply for early retirement.

In 1971, one year following the Barfield and Morgan study, William Pollman researched the life satisfaction of two distinct populations of United Automobile Workers, using still employed individuals and early retirees. The study attempted to indicate a difference in life satifaction between those presently employed and those in retirement. Pollman's analysis found that "a significant difference between the life satisfaction ratings of the employed and retired men did materialize." (Pollman, 1971, p. 45). Early retirees were much more satisfied with life than were the members of the working group. Pollman did not find any significant difference among various occupations related to life satisfaction. Pollman's findings are significant; early retirees are leaving their work place and finding retirement a satisfying experience. Only one year following the Barfield and Morgan study, there seems to be an increase in life satisfaction among early retirees.

Price et al, (1979) undertook a research project that concentrated on "Retirement Timing and Retirement Satisfaction". The group examined why some respondents retired early and why others retire at 65. Secondly, they

wanted to determine the effects of early versus on-time/mandatory retirement on life satisfaction. In other words, would timing make a difference in the life satisfaction of early retirees as opposed to that of on-time/mandatory retirees? In this study health was the most important factor influencing retirement satisfaction. The study showed that retirement timing had no impact on satisfaction; satisfaction was more related to attitude, income and health. The on-time/mandatory retirees were the only group where timing was significant in relation to life satisfaction. These retirees had clearly not made the choice to retire early. Thus, forced retirement was the only instance of dissatisfaction with life. Price, et al (1979) generated the conclusion that:

> These findings indicate that retirement counselling programs and policies emphasize health monitoring and maintenance, attitudes toward retirement and opportunities for meaningful post-retirement employment. These factors are found to be interrelated with voluntary versus non-voluntary retirement, timing, income and occupational status in the matrix of factors that lead to retirement satisfaction. (p. 245).

In 1980, Morse and Gray's research (1981) investigated why managers and professionals from three large corporations retired early, what they did in retirement, their experiences and their perceptions of retirement. As in Barfield and Morgan's (1974) study, Morse and Gray found that the most common reasons for retiring early were financial security and health problems. The authors examined very closely the life patterns of early retirees. A great majority of respondents did not want to continue working after retirement, very few worked full-time or part-time. The non-work phenomenon was caused by financial security, having enough of work responsibilities and environment, and happiness in their new found freedom. As a result the retirees' free time increased, producing more

time for leisure, "whereas before retirement most retirees had spent less than 20 hours per week in various unpaid pursuits" (Morse and Gray, 1981, p. 51). The time spent in unpaid pursuits increased when the employees retired. A number of retirees felt they could donate some time to the community through volunteer work. They also wanted to do activities for themselves; actively participating in hobbies. Some, it might be assumed, had gained many hours of leisure they could not fill, thus spending their time on household chores. In the first year after retirement, most retirees spent 30 hours a week or more in the same activities. Most people will spend a greater number of hours participating in activities familiar to them that often involves life maintenance and life needs activities.

As for the post-retirement experience, most respondents felt satisfied with their experience. The researchers examined the reasons behind the retirement decision, and reached the same conclusions as Barfield and Morgan (1974); retirees are planning and are prepared financially for retirement. However, there is very little evidence of planning for leisure in retirement.

Another research project, mentioned previously, was conducted by Ian Dobbin (1980) at the Centre for Leisure Studies, University of Salford (In Manchester), Great Britain. His research objectives were to provide a list of existing literature on retirement and to report the findings of a pilot survey conducted in Salford. A special aspect of this study was that it included a sample of retirees and early retirees. His sample age ranged between 60 and 74 years and provided an ideal opportunity to compare the younger end with the older end of the retired population. Sixty respondents were selected for an interview and questionnaire. He was able to draw on a cross-section of socio-economic groups. An interesting finding indicated

that only one respondent was presently employed in the group. He also found that compulsory retirement was the main reason of retirement. Another important reason for retirement was health. Voluntary retirement was less prominant.

Dobbin went on to examine the leisure activities of these individuals. The retirees new found free time was spent watching television as the main recreational activity of this population. This was caused by poor health and the lack of financial resources associated with retirement. "It is hardly suprising to find that by far the most popular indoor leisure activity is 'watching T.V.' with 91.7% of the total sample doing this at least an hour a day" (Dobbin, 1980, p. 48).

In his concluding statements Dobbin says that, without a doubt, most people were satisfied with retirement. This satisfaction was not related to any particular activity; the source of satisfaction was attitudinal and varied from individual to individual. Dobbin, as have other researchers, concluded that income, health and attitude were the major determinants of life satisfaction in retirement.

In 1983, Morse, Dutka and Gray undertook a similar study to that of Morse and Gray (1981) on early retirement. The focus of this study was on non-supervisory personnel and it formed an extension of the previous study by Morse and Gray called "Early Retirement: Boon or Bane". Again, they were investigating why workers retired early and what they did in retirement. The reasons for retiring early were divided into four categories: "(a) they could afford to retire early, (b) their health made it necessary or desirable, (c) they had worked long enough, (d) pressures of their work or treatment of older workers induced their retirement." (Morse, et al, 1983, p. 3). One result in this study revealed a factor, not

evident in the 1980 study, namely inflation. The increase in inflation was making an impact on the retiree standard of living. Many of the respondents indicated that inflation had forced them to look for some type of work during retirement. The leisure activity of these respondents was mainly home-bound. Television and hobbies were the most prevalent activities. The pursuit of home-bound leisure activities could be attributed to inflation. (Morse, et al 1980)

It is evident that the literature on early retirement is scarce. There is very little written on the subject. The writer has found only a small number of studies related to the early retirement phenomenon. However, there are common findings in these studies. The concern with health, financial security and attitude towards retirement are all essential to life satisfaction in early retirement. A very small number of early retirees actually work or want to work. Most are satisfied with their retirement decision. The leisure part of their life seems to be involved with home-bound indoor activity, leading the writer to believe that individuals are not fully prepared for their new life of leisure.

## Leisure Theories

The most important part of a retiree's life is the amount of free time he or she acquires upon retirement. At that moment, each person becomes removed from the paid work environment and is free to pursue a life of non-obligated time, without the responsibilities of the work environment. What are the factors influencing participation in leisure at retirement? Retirees will adapt to retirement by using a leisure life style suited to their needs. In this section various leisure theories as they relate to retirement is reviewed.

In the 1960's and before, work was highly valued and retirement was perceived, in most cases, as being a loss of identity and social status. Thus the adjustment to retirement was most often perceived as being very difficult. The leisure behavior of retirees of that period was interpreted in light of the disengagement theory. Kleemeier (1980), in his paper titled "Leisure and Disengagement Theory", contends that "with increasing age beyond maturity there is increasing tendency for the individual to withdraw from social relationships, to conserve energies, and to reduce his life space."(Kleemeier, 1964, p. 180). He also believed that this process was not only brought on by personal initiative but also by societal influence. He went on to say: "It is a social process in that society, its institutions and organizations, tends to disengage or to exclude the older person in order to make room for vigorous, younger people and thus to avoid its own obsolescence."(Kleemeier, 1964, p. 180). Explaining the individual's perception, he says: "On the other hand, the individual feeling the strain and difficulty in keeping up with the pace of society, tends himself to withdraw." (Kleemeier, 1964, p. 181). Adaptation to a new role was difficult. It is clear that society in the 1960's had frowned upon retirement as a termination of valuable role played within society. This negative view of life did not promote the positive aspects of retirement, that of enjoying activities not before possible.

To counter-balance the negativism of the disengagement theory, Kleemeier proposed the "activity theory" as a concept of retirement adjustment. This theory proposed an increase in the activity level of retirees which in turn would increase their life satisfaction. This activity theory is, in fact, congruent with the strong work-ethic values promoted in the 1950's, 1960's and early 1970's. Joffre Dumazedier (1974), in his book

the Sociology of Leisure, describes leisure in relation to work, saying leisure is in direct contrast to work. Any non-work activity can be equated with leisure. Therefore, Kleemeier's assumption could, in fact, be true. He also believes that work and leisure are in contrast. Kleemeier presupposes that for those retirees using leisure as an opposite to work, retirement life satisfaction will be apparent. Following this concept, when one increases his non-work activity level in retirement, life satisfaction will increase. This theory has some flaws: firstly, it assumes that by keeping people busy it will keep them happy. Secondly, it also assumes that retirees like to participate in activities. Both these assumptions are questionable, not everyone wants to be kept busy, nor will all individuals be happier by participating in activities. In reality, some individuals are kept busy most of their work life; at retirement these individuals do not want to be overwhelmed by activities. Some are quite happy doing relatively nothing. Again, satisfaction in retirement involves the freedom of choosing the type of life style essential to meet the individual's needs.

Another leisure theoretical perspective is the crisis theory when one reaches retirement, "Those adopting the crisis perspective tend to emphasize the importance of occupationally-related behaviors in the maintenance of life satisfaction." (Bell, 1979, p. 32). For these individuals who value their occupation; retirement becomes a crisis situation as they are entering an unknown life pattern, that of "the retired". As a consequence, retirement adjustment becomes an uphill battle for many such retirees. Often the crisis stems from a lack of preparation for retirement. Retirement is a stage in life one needs to prepare for; the simple fact of leaving the work force will not automatically teach anyone how life is to be designed at retirement. The pressures of the work ethic

in society, the gratifying work environment and social contacts such as colleagues and friends, not forgetting the financial implications for many, lead to a refusal to acknowledge retirement. Many, due to the lack of financial planning, need to continue in the work force. Often, these individuals are found working part-time in another area. The crisis perspective would apply to few cases in the early retirement concept. Forced retirement would be an example of crisis theory. Individuals are often not given much time to prepare for retirement when forced; they are faced with the ultimate reality of channelling their life style in another direction. These individuals would probably focus their energies on finding some type of employment to restore their identity again.

The continuity theory of aging is a relatively new concept in retirement behavior. It holds that "As the individuals grow older, they are predisposed toward maintaining continuity of habits, associations, preferences and so on" (Atchley, 1977, p. 27). Thus, this theory assumes that when retirees are continually bombarded with the concept of retirement, the individual becomes familiar with retirement and plans accordingly throughout his/her life. The worker facing early retirement will have prepared for his/her retirement already by practicing leisure activities to provide a continuity role in life. What one does in his/her earlier years will reflect what he/she will do in later years. In most cases individuals do not simply start a new activity at retirement, they need to practice various activities during their working years. This concept emphasizes the increased time each retiree will devote to activities familiar to them at retirement. Retirees will have more time to enjoy the activities they practice during their working years. (Atchley, 1977)

The consistency theory maintains that what affects the retiree is moderated by his/her own set of expectations. A major component of this theory refers to the attitude of the individual. What is learnt in the pre-retirement years pertains to harmony and balance within the individual's set of expectations. The consistency theory is an individualistic theory, the focus is on the behavior of the individual and his/her expectations of life.

Terry Beehr (1986), in his article "The Process of Retirement: A Review and Recommendation for Future Investigation", gives a synopsis of the various theories dealing with retirement such as disengagement theory, continuity theory, and crisis theory.

> Beehr presented a logical point of view as he analysed retirement theories: While these theories have shaped thinking and research about retirement, none of them were [sic] developed as theories [sic] of retirement specifically. In retirement research, one is more specifically interested in the effects of the retirement process on retirees compared with people of the same generation who have not retired. If a theory describes the processes which people of an older generation pass regardless of their working/retirement status, it is not a true theory of retirement. (Beehr, 1986,p. 37).

Beehr, in his study, researched various theories pertaining to the behavior of the retirees. Most of the studies on retirement deal with the individual retiree in his/her present state of affairs. Beehr's conclusions offer an innovative research proposal. He suggests that no one theory can explain the behavior of retirees. Therefore, to understand behavior in retirement, there is a need to study employees at various periods in their lives. A longitudinal study might then explain more accurately the behavior of retirees. "It would be much better, however, to assess employee's jobs while they are still employees, retirees activities after they retire, and so forth." (Beehr, 1986, p. 51). This could be applied as an analysis for

retirement preparation. This writer agrees, in part, with the principle of Beehr's. The magnitude of a study such as this would be possible. The study could begin when the corporation decides to provide pre-retirement education to its employees. This method would enhance retirement understanding decreasing the negativism surrounding retirement and promoting the values of retirement. There is a common viewpoint among the various authors reviewed in this chapter, that of the encouragement of pre-retirement education as a mechanism to enhance retirement awareness and preparation.

Retirement and early retirement have been studied by a number of researchers in various fields. Irrespective of the discipline, most researchers agree that retirement variables influencing the life style of these individuals are: (1) health, (2) financial stability, (3) freedom of activity choice (Barfield and Morgan 1974; Morse et al, 1983; Bell, 1978; Price et al, 1979). The retiree's life style and life satisfaction will be directly related to the amount of control he/she has over these variables.

## Chapter 4

## Analysis of Data

Demographic information, education, health, reasons for choosing retirement, pre- and post-retirement income, post-retirement work income and, lastly, the participants' leisure behavior were areas from which data were acquired to meet the objectives of this research.

### Questionnaire rate of return

From the 149 questionnaires mailed to participants, 93 or 64% were returned. Of those respondents, 91% were male and 9% females. The small number of females can be explained by the nominal number of female workers in the labor force ready for early retirement in Canada. In 1981, there was only 8% of women between the age of 55 to 64, in the labour force (Statistics Canada, 1984). None of the other studies in the United States on early retirement except for that of Morse, et al, (1983), discussed the inclusion of women in their studies. A study undertaken through the Department of Services and Supplies on "Women in the Workforce" in 1984, revealed that in 1971, 16.9% of the 45 to 54 age group, in Canada, were in the labor force. This statistic is from a generalized population in Canada but can explain the reason for the low percentage of retired women in this study. The results of this study do not seperate on the basis of sex, as there were only five female respondents and these have been included in the tabulated results.

Age and marital status

The respondents who completed the questionnaire retired between 1977 and 1986. As requested by the writer, the corporation provided a distribution of retirees between the age of 55 to 65. An interesting statistic surfacing in this study is the marital status response of the participants. There were 81 respondents, or 87%, who were still married and owned their own home. This high incidence of married couples could partly be explained by the fact that husbands retired early to spend some time with their spouses as most of them probably had a long, succesful marriage. Another explanation could be related to the younger age of the sample. These couples are relatively young. When medical advances are considered, it is only logical to find so many couples in their early sixties healthier than those in previous decades. Another interesting phenomenon was the low rate of divorce among the population surveyed (1%). It is quite unusual to see such a high incidence of married couples in society today as divorce is increasing.

Education

The education distribution as illustrated in Table 1 indicates that 22% of the respondents had eight years or less of education, 47% had nine to eleven years, 14% had twelve years, and 16% had some type of post-secondary education. A very high number of respondents were in the nine to eleven years of education category. This age group was more likely to have a lower level of education as the requirement for compulsory education was approximately nine to eleven years. The financial demands were such that further education was often impossible. Most of these retirees had to find work in order to support themselves in the 1940's and 1950's. Many

did not have the luxury of affording higher education (Marsh, J. H. (ed.) 1985)

TABLE 1

Education of Early Retirees

| EDUCATION | Number of Responses | % |
|---|---|---|
| Less Than 8 years | 20 | 21% |
| 9-11 years | 44 | 47% |
| 12 years | 13 | 14% |
| Post secondary | 15 | 16% |
| TOTAL | 92 | 98% |

Occupation

The question on occupation yielded a variety of answers in relation to the type of jobs these retirees had had in their working years. A total of 42 different types of jobs were included in the completed questionnaires. To produce more manageable data, the various occupations were combined into four major categories; (1) senior management including all professional staff, (2) middle managers, (3) skilled workers, including craftsmen and tradesmen, (4) laborers, including semi-skilled workers (Pineo, P. C., 1985). As demonstrated in table 2 there was a comparable number of senior managers (24%) and middle managers (22%) compared to skilled workers (32%) and semi, unskilled workers (22%). Therefore there is a good cross-section of blue collar, white collar and professional

workers, as we know them, in this sample. This will accentuate the comparative results of the study with the other variables such as education, finances, leisure, etc. Table 2 shows the relationship between education and occupation, where the most prevalent characteristic is the high instance of retirees in the four occupation categories with 9-11 years of education. The high instance of managers in the 9-11 group could be related to promotions from within the organization. Unfortunately the study did not examine the number of promotions received by individuals in the organization.

The lower level of education could be explained by relating the timing of the employees' start in the organization to the normal length of time spent in education during the period of the 1930's and 1940's as mentioned earlier (Marsh, J. H., 1985).

TABLE 2

Education by Occupation

| Occupation | Education | | | | |
|---|---|---|---|---|---|
| | Less Than 8 Years | 9-11 Years | 12 Years | Post Secondary | Line % |
| High management | 1 | 10 | 3 | 8 | 24% |
| Mid management | 3 | 10 | 3 | 4 | 22% |
| Skilled | 7 | 14 | 6 | 2 | 32% |
| Semi, unskilled | 9 | 9 | 1 | 1 | 22% |
| Total N= | 20 | 43 | 13 | 15 | 100% |

Another statistic uncovered was work status following retirement. Only 7 respondents or 8% of early retirees worked full-time or part-time following retirement. This distinctive situation will be explained in the income section later in this study. Associated with this nominal number of working retirees is the fact that only 10 spouses or 12% continued working following the retirement of their mates.

Income

An important early retirement variable throughout the years when researching early retirement was *retirement income*. This researcher analysed the income distribution prior to and following retirement. Family income of respondents prior to their retirement was as follows: 59% had an income greater than $30,0000, another 30% were between $20-30,000, the third group between $10-20,000 was 7%, and lastly 2% were under $10,000. As indicated in Table 3 there is a relatively high number of respondents with incomes over $20,000. This can be attributed to the years of service, the salary/wage increment levels and the types of occupation these respondents held prior to retirement. Seventy-five respondents had over 25 years of service with the company. With that many years of service, increments are significant and most of the respondents had high paying jobs.

In comparison, family income after retirement, indicates a drastic reduction in the amount of funds available to the respondents as indicated in Table 3. Only 21% of the respondents continued to hold the same level of income. Thirty-three percent received pension income between $20-30,000. Forty-two percent of the respondents were in the lower income

bracket of $10-20,000. Furthermore, the proportion of income before retirement compared to the present income as represented in Table 3 indicates close to a 30% overall decrease in income following retirement. On the average each individual retiree reduced his income by 30%, some by as much as 50% and some showed no change at all.

TABLE 3

Income Before Retirement by Income Now.

| | INCOME BEFORE RETIREMENT | | | |
|---|---|---|---|---|
| INCOME NOW | Greater Than 30,000 | 20-30,000 | 10-20,000 | Less Than 10,000 |
| GT 30,000 | 19 | 25 | 11 | -- |
| 20-30,000 | -- | 5 | 22 | -- |
| 10-20,000 | -- | -- | 4 | 2 |
| LT 10,000 | -- | -- | 1 | 1 |
| TOTAL N= 90 | 19 | 30 | 38 | 3 |
| % | 21% | 33% | 42% | 3% |

The reduction in income caused by retirement did not alter the life style choices of the retirees. The respondents indicated they were satisfied with their retirement activities. Many retirees suggested that their financial needs were sufficiently met and that a very few of them needed or wanted to work. Only 7% of the respondents indicated they

worked or had worked in retirement. The level of income in retirement seems to be adequate to meet the needs of the majority of the sample population as indicated in the questionnaire results. From the literature and the evidence within this study a number of assumptions can be made in relation to income needs:

1. Were the employees financially well prepared for retirement? The respondents indicated that they were satisfied with their income level at this time. Financial pre-retirement planning must have played an important role in the lives of these retirees to allow them to retire early. Planning is often offered by corporations to assist employees in the retirement process. In this study, pre-retirement education courses were taken by 59% of the respondents. The corporation's pre-retirement courses emphasized the importance of financial planning for early retirement. This is reflected, in this sample, by the high income levels of these retirees as compared to those respondents in other early retirement studies. The level of income in the studies undertaken by Morse, Dutka and Gray (1983), and, Barfield and Morgan (1970) indicate a much lower level of income on the part of their respondents.

2. Was the level of income sufficient? The level of income before retirement seem to be more than adequate, consequently, saving money for retirement was possible. Such saving money was probably brought about by a number of factors. Most of these respondents may have had children who had grown up by the time they reached retirement, therefore expenses such as food and utilities were probably kept at a minimum for a number of years prior to retirement. Most had probably spent a good portion of their lives paying the mortgages on their houses; as mortgages in the 1950's were on a 20 or 25 year plan. When these individuals were nearing

retirement the house was probably paid for, enabling them to, again, save money. Mortgages 25 to 30 years ago were always provided to homeowners on a long term basis, locking the interest rate for, sometimes, up to 25 years. Saving money on the whole was at its highest level in the five years prior to retirement.

3. How much money did the retirees spend on leisure activities? The retirees did not spend much income on leisure pursuits during retirement. The results (to follow later in this Chapter) indicate that most activities participated in by the retirees are not very costly. The only activity considered, by the writer, to be a major expense is travelling. Travelling has become a reality in today's society. There is more opportunity to explore this avenue of leisure than ever before. These individuals who travel a fair amount are among those who probably have saved for exactly that purpose.

Table 4 indicates a standard distribution of income before retirement in relation to occupation. There is a marked difference between income in pre- and post-retirement as illustrated in Table 5. Even though there was a marked difference between the two incomes, 88% did say their experience was what they had expected or they were more satisfied than they had expected to be with their post-retirement income.

TABLE 4

Income by Occupation Before Retirement.

| OCCUPATION | INCOME BEFORE | | | |
|---|---|---|---|---|
| | Greater Than 30,000 | 20-30,000 | 10-20,000 | Less Than 10,000 |
| Senior management | 17 | 5 | -- | -- |
| Mid management | 12 | 7 | 1 | -- |
| Skilled | 18 | 6 | 4 | -- |
| Semi,unskilled | 7 | 10 | 1 | 2 |
| TOTAL N= 90 | 54 | 28 | 6 | 2 |
| % | 60% | 31% | 7% | 2% |

TABLE 5

Current Income by Occupation

| OCCUPATION | POST-RETIREMENT INCOME | | | |
|---|---|---|---|---|
| | Greater Than 30,000 | 20-30,000 | 10-20,000 | Less Than 10,000 |
| Senior management | 10 | 7 | 4 | -- |
| Mid management | 2 | 8 | 9 | 1 |
| Skilled | 6 | 9 | 13 | -- |
| Semi, unskilled | 6 | 12 | | 2 |
| TOTAL N= 89 | 18 | 30 | 38 | 3 |
| % | 20% | 34% | 43% | 3% |

Reasons for early retirement

To meet one of the objectives of the study, the respondents were asked about the reasons for early retirement. Seven different reasons were suggested to the respondents (see Appendix). The respondents could give more than one reason by indicating a yes or a no in each box provided. Unfortunately, not everyone checked all the boxes with a yes or a no and subsequently, those boxes not completed were not considered as responses. Table 6 details the answers provided by the respondents. It is clear that the two most important reasons are: *I could afford to retire early* and *I had had enough of working.* In fact, 54% of the respondents did not indicate any difficulty with their present financial status.

Another reason for early retirement worth mentioning is the health factor. From the data, one-third of the retirees responded with declining

health as a reason for early retirement. This reason is puzzling considering that these retirees are quite young, therefore, one could assume that the instance of health problems should not be a dominant feature among the retirees. Atchley (1980) in his book "The Social Forces in Later Life", suggests that often older people will convince themselves that as they grow older their health will automatically decline. The response in this study might suggest that many early retirees believed their health would decline if they continued to work.

TABLE 6

Reason for Early Retirement

| REASONS FOR RETIRING EARLY | Number of Respondents | Line % |
|---|---|---|
| Could afford it | 54 | 60% |
| Had enough | 46 | 51% |
| Health reasons | 30 | 33% |
| Special retirement programs | 26 | 29% |
| Did not pay | 24 | 27% |
| Change in organization | 21 | 23% |
| Disability pension | 11 | 12% |
| TOTAL N= 89 | 212 | 236% |

Table 7 gives a synopsis of the reasons for early retirement as compared to education level.

TABLE 7

Education by Reasons for Early Retirement.

| REASONS FOR EARLY RETIREMENT | EDUCATION | | | | |
|---|---|---|---|---|---|
| | Less Than 8 Years | 9-11 Years | 12 Years | Post Secondary | Line % |
| Can afford to retire | 8 | 27 | 6 | 12 | 60% |
| Health reasons | 12 | 14 | 2 | 2 | 34% |
| Special retirement program | 5 | 13 | 1 | 6 | 28% |
| Did not pay to work | 4 | 11 | 2 | 6 | 26% |
| Organizational change | 6 | 9 | 3 | 2 | 23% |
| Disability benefits | 3 | 5 | 1 | 2 | 12% |
| TOTAL N= 89 | 20 | 43 | 11 | 15 | 89 |
| % | 22% | 48% | 12% | 17% | 100% |

Pre-retirement education

The respondents were asked whether they had taken any pre-retirement courses during their working years. As mentioned earlier, there

was a considerable number of workers (58%) who had participated in pre-retirement courses. The corporation provides these courses as a service or company incentive to their employees. However, many employees who retired early or were eligible to retire early still did not take advantage of the company's offer. Some comments from employees not taking the courses were: "As a family we had discussed it", "I could see no difficulty in retiring, I am very active and have so many goals to achieve while in retirement", "course was overfilled", "I knew exactly what I wanted, needed and was planning on doing", "pre-retirement courses were difficult to get to".

It has become very difficult to enroll in pre-retirement courses due tothe growing awareness of the value of retirement education. The experience of the writer as a pre-retirement educator indicates that the waiting list, for these courses, is often very long; hampering participation for many until they are close to retirement. It is also difficult to participate in the pre-retirement course at an early age, as older workers get priority in the selection process. The course may be offered at times when it is impossible for individuals to attend; or too late in life to be able to plan appropriately for retirement. These reasons might have been the cause for a portion of the 42% who had not taken the course. In any case, the majority who had taken the course (58%) were satisfied with its content.

Leisure participation

The leisure question was the most important question of this study and somewhat difficult to answer. The question was dividied in two parts: first the respondents were asked to indicate, from a list provided, the leisure activities in which they took part, in retirement, by a yes or a no in the box provided. For the second part of the question, the respondents had to identify the amount of time spent on each activity. The time range was from under 5 hours to over 20 hours per week. Again, as in the question on the decision to retire early, many respondents did not respond by checking every box as requested. Subsequently, there were some boxes with no check marks. It is difficult to explain the omission of check marks. Several respondents may have misunderstood the question and answered incorrectly. The question itself might have been too long or too overwhelming, resulting in unanswered sections of the question. This problem had not been identified in the pre-test. However, the number of responses collected are sufficient to formulate certain assumptions about this population. Table 8 indicates the types of activities the respondents particpated in following retirement.

TABLE 8

Leisure Participation in Early Retirement.

| ACTIVITY | Number of Responses | Percentage of Cases |
|---|---|---|
| Watching television | 82 | 91% |
| Domestic chores | 79 | 88% |
| Visiting people | 78 | 88% |
| Listening to the Radio | 73 | 81% |
| Travelling | 70 | 78% |
| Gardening | 69 | 77% |
| Home improvement | 67 | 74% |
| Reading | 64 | 71% |
| Playing games | 41 | 46% |
| Volunteer work | 33 | 37% |
| Spectator-sports | 32 | 36% |
| Going to parties | 32 | 36% |
| Church activities | 31 | 34% |
| Sport participation | 28 | 31% |
| Involved with social-clubs | 25 | 28% |
| Spectator-arts | 23 | 26% |
| Arts & crafts | 19 | 21% |
| Involved with seniors | 14 | 16% |
| Political activities | 5 | 6% |
| TOTAL | 865 Responses | 961% |

The results indicate a strong concentration of home bound activities within this population. Watching television (82 or 91%), domestic chores (79 or 88%), listening to the radio (73 or 81%), gardening (69 or 77%), home improvements (67 or 74%), and reading (64 or 71%), are all activities generally pursued, in/or close proximity to, the respondent's home. A number of variables could be attributed to the lack of leisure participation outside the home environment (Dobbin, 1980). These could be related to stress and the demands of work. Kleemeier's from his perspective indicates partial disengagement from society as an individual choice. These retirees might have wanted to withdraw in part from an active life.

Another explanation could stem from a lack of pre-retirement leisure planning. The types of activities participated in by this sample population indicate a small number of leisure alternatives. Again, the writer's experience indicates that on the average retirees have acquired, by retiring, eight to nine hours a day of discretionary time which need to be occupied. The data indicate limited use by the respondents of the leisure opportunities available to them.

Leisure planning necessitates a life-time of preparation; prospective retirees must learn to take advantage of leisure opportunities throughout their lives. The principal reason for an holistic approach to leisure is to develop skills necessary to adapt to life without work during retirement.

An examination of Table 9 indicates the type of activities participated in by the level of education.

Table 9.

Activities during Retirement by Education

| ACTIVITIES | EDUCATION | | | | |
|---|---|---|---|---|---|
| | Less Than 8years | 9-11years | 12years | Post Secondary | Line% |
| Watching television | 17<br>90% | 38<br>91% | 12<br>92% | 14<br>93% | 91% |
| Domestic chores | 12<br>63% | 38<br>91% | 13<br>100% | 15<br>100% | 88% |
| Visiting people | 15<br>79% | 38<br>91% | 12<br>92% | 12<br>80% | 87% |
| Listening to the radio | 15<br>79% | 31<br>74% | 13<br>100% | 13<br>87% | 81% |
| Travelling | 11<br>58% | 34<br>81% | 11<br>85% | 3<br>87% | 76% |
| Gardening | 13<br>68% | 32<br>76% | 12<br>92% | 11<br>73% | 76% |
| Home improvements | 10<br>53% | 33<br>79% | 10<br>77% | 13<br>87% | 74% |
| Reading | 11<br>60% | 27<br>64% | 11<br>85 | 14<br>93% | 71% |
| Playing games | 6<br>32% | 21<br>50% | 6<br>46% | 8<br>53% | 46% |
| Volunteer work | 5<br>26% | 13<br>31% | 7<br>54% | 8<br>53% | 37% |
| Spectator-sport | 6<br>32% | 18<br>43% | 4<br>31% | 3<br>20% | 35% |
| Going to parties | 5<br>26% | 16<br>38% | 6<br>46% | 4<br>27% | 35% |
| Church activities | 7<br>37% | 14<br>33% | 5<br>39% | 4<br>27% | 34% |
| Sport participation | 3<br>16% | 15<br>36% | 3<br>23% | 7<br>47% | 32% |
| Involved with social-clubs | 2<br>11% | 12<br>29% | 6<br>46% | 5<br>33% | 28% |
| Spectator-art | 1<br>5% | 14<br>33% | 3<br>23% | 5<br>33% | 26% |
| Arts & crafts | 3<br>16% | 11<br>26% | 2<br>15% | 3<br>20% | 21% |
| Senior acticvities | 3<br>16% | 6<br>14% | 2<br>15% | 3<br>20% | 16% |
| Political activities | 0<br>- - | 3<br>7% | 0<br>- - | 2<br>13% | 6% |
| TOTAL N= 89<br>% | 19<br>21% | 42<br>47% | 13<br>15% | 15<br>17% | 89<br>100% |

One feature of this table is the similarity between the leisure activities of the various education levels. Those activities with high participation are generally participated in by the four groups with few differences. On the other hand, it is interesting that the activities with lesser participation, compared with education, have the same patterns as well on the four educational levels. For example, watching television presents similar data for the four categories of education; category 1, 90%, category 2, 91%, category 3, 92%, and category 4, 93%. The same can be said for activities with less participation, for example arts and crafts (21%), spectator sports (35%), participating in seniors clubs (28%) and participating in sports (32%) are all similar in participation, across educational levels.

There is a marked difference in home bound activities between those with less than eight years of education and those in the three other categories. This could be explained, in part, by the type of work these retirees were performing prior to retirement. Most of them were in the unskilled labor category. The least preferred activities they wanted to participate in were ones similar to their work environment "With the opposition pattern leisure activities are deliberately unlike work and there is a sharp distinction of what is work and what is leisure" (Parker, 1979, p. 334).

The distribution of the travel indicator among the four levels of education presents an interesting question. Why do the retirees with less than eight years of education travel less than those in the other three education levels? The reason could be financial; those with eight or less years of education and lesser paying jobs probably cannot afford to travel

compared to the other respondents in the three other levels of education. In addition, those who do not travel are probably not interested in travelling at all. A combination of factors such as financial, lack of interest and education could be considered in the reduction of travel time in the eight years of education or less category.

The second part of the leisure question dealt with the amount of time spent in each of these activities as indicated in Table 10.

TABLE 10.

Activities by Activity Hours in Early Retirement.

| ACTIVITY | ACTIVITY HOURS | | | | |
|---|---|---|---|---|---|
| | 1-5 hours | 5-10 hours | 15-20 hours | 20+hours | Line |
| Domestic chores | 41 | 20 | 10 | 5 | 76 |
| | 54% | 26% | 13% | 7% | 100% |
| Home improvement | 40 | 11 | 6 | 3 | 60 |
| | 67% | 18% | 10% | 5% | 100% |
| Garden | 26 | 17 | 14 | 6 | 63 |
| | 41% | 27% | 22% | 10% | 100% |
| T.V. | 25 | 27 | 13 | 13 | 78 |
| | 32% | 35% | 17% | 17% | 100% |
| Radio | 40 | 15 | 7 | 8 | 70 |
| | 57% | 21% | 10% | 11% | 100% |
| Read | 27 | 20 | 0 | 1 | 58 |
| | 47% | 35% | 17% | 2% | 100% |
| Games | 34 | 4 | -- | -- | 38 |
| | 90% | 11% | -- | -- | 100% |
| Arts | 9 | 4 | 1 | 3 | 17 |
| | 52.9% | 24% | 6% | 18% | 100% |
| Spectator-arts | 20 | 3 | -- | -- | 23 |
| | 87% | 13% | -- | -- | 100% |
| Spectator-sport | 25 | 5 | 1 | -- | 31 |
| | 81% | 16% | 3% | -- | 100% |
| Sport | 11 | 8 | 4 | 2 | 25 |
| | 44% | 32% | 16% | 8% | 100% |
| Social-club | 16 | 7 | 1 | -- | 24 |
| | 67% | 29% | 4% | -- | 100% |
| Senior | 9 | 1 | 1 | 1 | 12 |
| | 75% | 8% | 8% | 8% | 100% |
| Political | 3 | 1 | -- | -- | 4 |
| | 67% | 33% | -- | -- | 100% |
| Parties | 28 | 1 | -- | -- | 29 |
| | 96% | 3% | -- | -- | 100% |
| People | 41 | 25 | 4 | 3 | 73 |
| | 56% | 34% | 6% | 4% | 100% |
| Church | 25 | 3 | -- | -- | 28 |
| | 89% | 11% | -- | -- | 100% |
| Volunteer | 19 | 11 | 2 | -- | 32 |
| | 59% | 43% | 6% | -- | 100% |
| Travel | 26 | 13 | 3 | 12 | 54 |
| | 48% | 24% | 6% | 22% | 100% |
| TOTAL | 465 | 196 | 77 | 57 | |

Table 10 provides support for the previous discussion of Table 9. The leisure activities most participated in are home-bound when time spent on activities is considered. Watching television was the most prevalent for all four categories of hours in comparison to all the other home-bound activities. This fact is not surprising. Most literature on retirement indicates that watching television is the most common leisure time activity in post retirement years (Peppers, 1976; McAvoy, 1979; Dobbin, 1980; Roadburg, 1981). The other home-bound activities most frequently participated in are domestic chores, home improvement, gardening, listening to the radio and reading. The two activities, not home-bound, that are most participated in are visiting people and travelling. Visiting people could be interpreted as a home-bound activity depending on one's definition. For the purpose of this study visiting people is considered to be an out- of-the-home activity. The respondents who visit other people as a main activity seem to spend between one and ten hours a week actually visiting. This would mean an average of two hours a day of travel discounting the weekend, as the data examined the average week. From the data, the travelling pattern appears closely tied to the home. The retirees average one to ten hours per week, making their trips more or less two hours per day. One can only suggest that the respondents' travelling patterns consists, in most part, of short pleasure drives. They are probably visiting friends close to the city, driving to enjoy their new found increased amount of leisure and to visit close relatives or friends. There are a number of retirees, approximately 22% of those travelling, who journey more than 20 hours per week. These retirees are probably spending a relatively long period of time on major trips. The financial and educational indicators do subtantiate the increased amount of travel for

these respondents by showing that financial stability and education are a determinant for travel by increasing their discretionary funds.

The participation in seniors' groups category has resulted in unusual data. Only twelve retirees visit senior centers. Most participate only one to five hours per week. From the writer's perspective and experience, this phenomenon reinforces the attitude that people under 65 years of age do not see themselves as being old enough to participate in a Senior Citizens' groups. Society has inculcated our population with a myth that '65' is the magic number to become a senior citizen. The disbursement of the old age pensions at age 65, reinforces the belief that one is a senior citizen at 65.

One aging myth, from the writer's experience, is that people become more religiously active as they grow older. From the data in this research only 28 individuals participate in religious activities. Twenty-five retirees participate one to five hours a week. One explanation for this average interest could be that people who diligently practice religion all their life will have more time to spend on religious activities in retirement. On the other hand, those who are average in the practice of their religion at any time in their life will not become more religious at retirement.

The hours of participation in various activities appear, from the data, to be very conservative. There seems to be a great amount of idle time in the lives of these retirees. This may be the result of the respondents having underestimated their time when completing the multiple answers for this question. Another plausible explanation could be the structure of the question. As mentioned earlier in this text, this question may have been confusing: there were two parts and all boxes needed to be checked (Refer to Appendix' Questionnaire). The respondents

could have assumed that the request for the number of hours participated in activities was daily rather then weekly.

This situation was not discovered during the pretest of the questionnaire. The completion of the leisure question by most of the respondents had yielded data results applicable for the purpose of this study. However, this study probably contains some inaccurate data. Fortunately, the leisure activity patterns in Table 9 and Table 10 seem to indicate consistency even with the errors in the completion of the questionnaire. To increase response the columns yes and no should have been deleted. The respondents would then, have had to respond only on the time elements of the question.

Work status during retirement

Following the leisure question the respondents were asked whether they had worked immediately following their retirement years. Only eight percent had worked following retirement. Furthermore, the respondents were asked about their *work status now*. Only one respondent said he was working full-time and eight responded that they were working part-time. These numbers are remarkably low compared to those of other studies on early retirement. Morse and Gray (1980) researched the work status of early retirees where they found that one in four had worked in retirement. The reasons given were the need for more income, concern about inflation or because they liked working.

The data acquired in this study do not substantiate that of Morse and Gray's study. As mentionned in Table 6, most of the respondents had identified two main reasons for choosing early retirement, the respondents "had enough of working" and "they could afford to retire early". The

nonwork pattern of this population infers an acceptance of retirement as a meaningful role in society. The role of leisure is partly a factor in the acceptance of retirement but, most importantly, the writer believes the attitude of people about retirement is changing.

The respondents who worked were asked to give reasons for working following retirement. The minimal numbers of working retirees in this data category did not provide enough information to draw any conclusion. The one interesting characteristic was that those who had worked in retirement did indicate the same reasons as in the Morse and Gray (1981) study; needed more income, inflation and they liked to work. The data in this study indicates that individuals who have retired in the last two to three years are retiring because they do not want to work and planned financially to stop. They had planned their retirement with emphasis on the financial component of retirement preparation (Barfield and Morgan, 1980; Morse, et al, 1983).

Working Spouses

One factor influencing the decision to retire early is often the relationship with a significant other. Respondents were asked whether their spouses or significant others were working at the time of the study. As previously mentioned, 87% of the respondents were still married. Therefore, one could assume the spouses who were probably in their late fifties could have been in the work force. The results did not indicate these spouses were in the work force. Only five (5%) were working full-time and ten (10%) worked part-time, leaving 67 (72%) not working. This could be due to the fact that most of these spouses did not have to work to supplement their spouse's incomes. Another reason might be the work

values of that population. In the forties and fifties women stayed home to raise the children. Their roles were quite delineated, the acceptable norm of that period was to have the spouses stay at home to raise children and take care of the household. This situation in fact, reflects a reason why there were so few women in the work force within this large corporation who were eligible for retirement.

For those spouses who worked, their income was relatively low. Most of the women working earned less than $5,000 a year. Money certainly was not the reason they worked. One interesting fact related to this issue is evident through the writers' involvement in teaching pre-retirement courses. In most of the courses taught by the writer, some women indicated they were scared of the amount of time their husband would spend at home during retirement. Some women stated that they were taking the courses to find alternatives for leisure for their husbands. Others indicated that they would try to find some part-time work to be away from their husbands for a period of time during the day.

Expectation of retirement

One of the unanswered questions often related to early retirement is the personal set of *expectations* of the respondents prior to their retirement. They were asked the question; "Before your retirement, what did you expect early retirement to be like"? The respondents answers are illustrated in Table 11.

TABLE 11

Expectations of Early Retirement before Retirement

| EXPECTATIONS | Number of Respondents | Percentage of Cases |
|---|---|---|
| Pleasant | 54 | 58% |
| Somewhat pleasant | 31 | 33% |
| Somewhat unpleasant | 5 | 5% |
| TOTAL | 90 | 96% |

Expectation is a very important indicator of the retirement experience. The expectation is a reflection of attitudes; when an individual expects or feels his/her retirement will be successful, most probably the retirement experience will be faverable (Price, et al, 1979). The consistency theory proposed by Bell (1978) well explains this assumption: "The consistency theorist posits a relationship between one's expectations for an event and the effect associated with subsequent confirmation or disconfirmation of those expectations" (Bell, 1978, p. 42). This view takes a rational and simple approach at justifying why life is the way it is. Most of these retirees had planned to retire early; consequently early retirement was a satisfying experience. Atchley (1977) explains expectancy as follows; "Expectancies are mental sets. They can also be anticipations that predispose the individual to respond in a particular way" (P. 60). The expectancy phenomenon is constructed through a life time of experience. What we see, hear, smell, taste and touch has an impact on the

development of mental sets. An example is the individual's own perception of retirement. He/she might have had a number of influencial factors creating his understanding of retirement; a father who had a bad experience with retirement eventually disengaging from society, or witnessing the death of a close friend immediately following the friend's retirement. All these factors give a negative impression of retirement, consequently influencing the pre-retiree's pattern of thinking. The sample, in this study, exhibits very positive behavior towards retirement.

Table 12 illustrates the responses of the retirees to the question of experience following retirement.

TABLE 12

Experience after Retirement

| EXPERIENCE | Number of Respondents | Percentage of Cases |
|---|---|---|
| More satisfied | 27 | 30% |
| As expected | 53 | 57% |
| Less satisfied | 11 | 12% |
| TOTAL | 91 | 99% |

This positive response by the retirees was expected. The writer would like to re-emphasize the consistency theory. The retirees expected a satisfied life in retirement and the results, in Table 12, show clearly the expected outcome during retirement. Approximately 30% said they were

more satisfied than they expected which means their experience in retirement was above the standard they had probably set for themselves.

# Chapter 5

## Discussion and recommendations

### Discussion

The research undertaken in this study augments other studies on early retirement. Previous studies such as Barfield and Morgan's (1980), Morse and Gray's (1981) and Morse's, et al (1983) emphasized the importance of financial security at early retirement. They were focussed primarily on the respondent's financial status, the reasons for early retirement and the retiree's satisfaction in retirement. This study encompassed four main objectives:

1. To establish the financial status of early retirees before and after retirement.

2. To examine their reasons for choosing early retirement.

3. To examine their work/leisure status and patterns in retirement.

4. To examine their expectations of retirement and their satisfaction after retirement.

There are some similarities between the objectives of this research and those mentioned in other studies. The similarities were chosen to identify whether or not the same results could be ascertained in a Canadian study. The difference between this study and all the others is the emphasis placed on the leisure component in the life of early retirees. The following will explain the results of this study in relation to the four objectives established by the writer.

Objective 1. To establish the financial status of early retirees before and after retirement.

Before retirement, 91% of the respondents had an income greater than $20,000 per year, which included 60% over $30,000. After retirement, only 54% had an income greater than $20,000 per year of whom only 21% had an income over $30,000. Forty-two percent were left with an income of between $10,000 and $20,000 per year. In general, income decreased substantially among most retirees. This, however, did not seem to affect their life style. The response to the adequacy of income question, indicated that 80% felt their income was adequate and that they were satisfied with their earnings. One can suggest from these results that the standard of living declines slightly with retirement. However, their standard of living in relation to their needs seems to have remained at a level which would appear to be acceptable to these retirees. A number of assumptions can be made from the income findings, (a) the employees were financially well prepared for retirement, (b) the level of income before retirement was more than adequate, consequently, saving money for retirement was possible, (c) the retirees did not spend much income on leisure pursuit during retirement and (d) pre-retirement investments were somewhat successful.

In a large number of cases income after retirement seems to be satisfactory to sustain a normal life style. Statistics Canada (1984) does indicate that the average income of married men between the ages of 55 and 65 is $24,801. This data includes two categories, those who are in the labor force as well as those who have retired. The income difference between the retirees in this study and the average man is not very

different. This conclusion will be enhanced following the explanation of the second objective of this study.

Objective 2. To examine the reasons for choosing early retirement.

There were a number of alternatives provided to the respondents as choices for early retirement, for example, the company offered special retirement programs, there was a change in the organization or it did not pay to work anymore. However, the reasons for choosing retirement were centered in three other major areas; " the retirees could afford it" , "health reasons" or "they had enough of working". The definition of "could afford it" referred to the retirees' capacity to retire early with an adequate income. The highest number of responses was in this category with 54 of 93 (60%) respondents putting this reason as important. Combined with having enough of working which included 46 of the 93 (51%), many of whom could have checked both boxes, the assumption drawn from these results is that the amount of income received by these retirees was sufficient to contemplate early retirement.

As in the other studies there is a percentage of individuals who retire for health reasons. In this study 30 residentshad put health reasons as a determinant for retirement. This number represents about one-third of the sample population. Using health as a reason is consistent with other studies (Barfield and Morgan, 1970, Morse and Gray, 1980). The cause for the unusually excessive number of health reasons in this study could be explained partly by the type of manual work such as driving, hard labor and hazardous types of work forcing individuals to retire early. Another related cause could be the demanding type of stressful managerial work performed by individuals in positions of responsibility such as high staff ratio or pressures of meeting deadlines. A lack of managerial training, by

those with lesser education may also account partly for the health reason given by the retirees.

While examining the results of this question; it became evident that most early retirees in this sample made their own choice when it came to retirement decision. Since the respondents could choose more than one answer the results indicated three major areas of retirement choices (a) that people could afford it or (b) they had enough of work or (c) it did not pay to work. Again the analysis of the above three answers compared to the answer on the question of satisfaction in retirement (having 87% satisfied with their retirement) clearly indicates the importance of free choice when choosing retirement. The respondents indicated being satisfied in retirement when they had the choice of making their own decisions.

There seems to be a growing acceptance of the concept of retirement, especially when half of the respondents indicated they had enough of their work environment and could afford to retire. The change in work attitudes, from the writer's experience, could be an indication of an increase in the value of leisure.

3. To examine the work/leisure patterns in early retirement.

The work/leisure patterns yielded very unusual results. Work for these retirees was almost non-existent. Only 10% of the population indicated they had worked at some time during their retirement years. This in fact represents only 8 respondents of the total of 93. There is a correlation between the reasons for choosing early retirement (had enough of working, could afford it, it did not pay and health reasons) and the number of retirees who had worked in retirement. The concentration of answers for choosing early retirement indicated that the retirees did not

want to work in retirement and this was exemplified by the low response of work related activities in retirement. These results were further emphasized in the answers to the question "What were your reasons for not working". As mentioned previously, the responses indicated that most of the retirees were not interested in finding another work environment after retirement. This was also re-affirmed in the other answers given for choosing early retirement i.e., health, it did not pay to work, etc. A total of 83% answered health, it did not pay to work or they did not want to work. The parity within the answers of these two questions made it clear that these retirees did not want to work in retirement.

Due to the small number of retirees working in retirement it was not possible to make any comparisons with other variables within this study.

The results of leisure participation in early retirement were somewhat surprising. The dominant type of activities undertaken were home-bound. The first activity was watching television every week. Other home-bound activities participated in every week included domestic chores 94%, listening to the radio 90%, home improvement 85% and gardening 84%. It is somewhat surprising to discover these early retirees, with an average age of 59, with greater participation in home-bound activities as opposed to social activities. One would assume that these retirees would have more time now to do all the activities outside the home they wanted to do when they were younger but were not able to enact. Of all the activities with a socializing perspective, only visiting family and friends had a high level of response. Ninety-four percent indicated they visited friends or family at least four hours per week. The next ranked social activity was parties (47%). One interesting contrast to the home-bound activity is the amount of travelling by these retirees. When scrutinized closely, the data

point definitely to increased travelling during retirement. Seventy-eight respondents participated in some type of travelling during the year. The extensive travel habit shown by this sample, reflects in part the fulfillment of a need not affordable, money-wise and time-wise, during the respondents' working years. Travelling, in the post war years, was not affordable to many. Numerous individuals set their travelling objectives for their retirement years. This is exemplified by the ever increasing number of retirees travelling in today's society. However, reality reflects an over abundance of time in retirement which cannot be filled by travelling alone. From the data in this study, the leisure time to be occupied is in fact filled more by home- bound activities. It can be assumed that these retirees may be participating in home- bound activities to preserve funds for their travelling time. Travel per week among the retirees was indicated as follows:

Table 13

Hours Spent per Week Travelling

| Hours Travelled | Number of Responses | Percentage of Cases |
|---|---|---|
| 1-5 hours | 27 | 29% |
| 5-10 hours | 13 | 14% |
| 15-20 hours | 3 | 3% |
| 20+ hours | 13 | 14% |
| Total | 56 | 60% |

To respond to this question was probably confusing for the respondents. The retirees had to give an average of travel per week as in all the other responses instead of indicating how much they travel per year. Due to the design of the questionnaire the writer could not alter the type of response needed for this question. The writer assumed that travel was calculated by the respondents adding up the total hours of travel for the year and dividing it by 52 weeks, which gave them the average number of travel hours per week. Analysing the data with this formula clearly indicates a conservative number of hours travelled in one year. For example, if a person travels five hours per week for 52 weeks, they would travel a total of approximately two weeks per year. Twenty-nine percent of the population travelled two weeks per year. In comparison, 14% who travelled the 20 hours or more are travelling approximately six weeks per year. Although the number of individuals who travel is relatively high, in reality the amount of time travelled is relatively low. On the average this population would travel two to four weeks per year.

As mentioned previously in Chapter 2, the time spent on leisure was felt to be conservative. The writer expected more time to be spent on leisure than was indicated by the respondents. This situation might be caused by a number of factors. The first is the lack of leisure education, which will be discussed in the next section. Another factor could be the old adage of not wanting to do anything during their retirement years because they deserve the rest. The writer believes the second factor to have very little to do with the minimal time spent in leisure activities. In the writer's opinion, in today's active society it is very likely to have someone engage in a variety leisure activities. There are so many available

resources to choose from that everyone could find something to do during their leisure time. The experience of the writer suggests that it is especially true of early retirees since they have chosen to retire as opposed to being forced to retire because of age. The low number of hours spent on leisure is most probably caused by a conservative attitude among the retirees.

4. To examine their expectation of retirement and their satisfaction after retirement.

One important aspect of studying the new phenomenon of early retirement is to examine what the retiree expected of retirement and whether he/she was satisfied with the outcome. The respondents were asked what expectations they had of early retirement before actually retiring. Most prospective retirees had a very positive attitude towards their expectations of retirement. Fifty-eight percent (58%) indicated they expected a pleasant experience; as well 33% expected it to be somewhat pleasant. This response is congruent with the reasons for choosing early retirement. As emphasized earlier, the data indicated that the expectation was very positive therefore, the retirees had little reason to be working or looking for a job. Most of the retirees indicated they did not want to work in retirement.

The second question was related to their experience following retirement. The same positive attitude was expressed in this case. In total 87% felt their experience was positive. The respondents were either more satisfied (29%) or their experience was as expected. The close relationship of all the answers within the realm of set objectives for this study seems to indicate a positive relationship between early retirement and satisfaction.

One area, not included in the objectives of this study but worth mentioning as it impacts greatly on the entire retirement process, is pre-retirement education. Question 4 asked whether the retirees had attended a pre-retirement course sponsored by the organization. The response to the question was almost evenly distributed between yes and no. Fifty-nine percent indicated they had attended the course while forty-one percent indicated they had not participated in the course. The interesting findings lay in the comments provided by the respondents. There were comments such as; "Most of the content was already known to me or just common sense", "I could see no difficulties in retiring, I am very active and have so many goals to achieve while in retirement", " the course was very informative". The comments ranged from "very helpful" to "it's nothing I did not know". The most recurrent comment was that "there was too much emphasis on financial planning and the financial planning offered was given at too late a date to have any kind of impact on the financial outcome of the retiree". From these comments the writer believes that the retirement course offered should change its focus to better assist the prospective retiree. This will be discussed in detail in the next section.

Recommendations

It is clear from this study and those from the United States that, provided that financial support exists to retire early, most employees retire voluntarily. This study clearly supports this finding. The writer, reflecting on the importance of financial stability in retirement, recommends that employers encourage retirement by providing good benefit packages to long term employees. Not only should the organization provide good benefit packages but it must be precise when explaining these

benefits to their employees. There needs to be an understanding of the benefits available to him/her as soon as the employee is hired for work. The writer also recommends that within the Human Resource Management Department of the organization a financial guidance program be offered as soon as the individual is hired. This could be carried out by giving some financial pointers to assist the individual in money management. These could also be, as a part of on-going education within the organization, one to one counselling and providing the employee with written material on the changes in the retirement savings plan within the organization and in the Federal Government. This recommendation stems from the comments and responses of the employees in regard to the pre-retirement course. Many comments led the writer to believe that the information received on financial planning was given too late in the employee's life within the organization. This could be changed to accommodate the employees at a younger age. The organization is to be commended for its efforts in offering to their employees a pre-retirement program. This shows concern for, and dedication to, the well-being of their employees.

A second recommendation in regard to pre-retirement programs is related to the environment. The pressures of a society concerned with employing the younger generation in the work force and the changing technologies related to retraining of the older worker are all pointing to the phenomenon of early retirement. With this in mind, organizations should provide on-going education to their employees starting within the first ten years of service, not only in the financial aspect of life but in the various components related to retirement such as housing, leisure, health, aging, etc. All these issues are important to learn throughout an individual's life span and what better place to learn than in the work

environment where each individual spends most of his/her time. Pre-retirement education is a life-long process and must be dealt with as such. Ten years was chosen as an arbitrary number that would allow for minimum turnover. After ten years of working with a company there is less chance of loosing that employee.

There should be opportunities provided to individuals within the organization, or outside programs recommended, to deal with various retirement issues. As the trend to retire early increases the public will need to be more informed. Not only are the issues mentioned above important for retirement decisions but they also can affect the day to day life of each individual. Seminars at various times during the employees' life in the organization would be the best venue to educate and promote retirement. These seminars could be during work hours to demonstrate the importance the employer puts on retirement education for the employee.

Following retirement the amount of leisure time increases considerably. From the leisure responses received from the sample it seems these retirees were not participating in leisure as fully as the writer had expected. What are these retirees spending their time doing? Are they just spending idle time? Or do they not know how to spend their new-found free time? These are very wide-ranging questions to answer as each individual has his/her own unique personality which in turn makes each person different when dealing with life situations including leisure. Leisure as a concept and leisure participation as an acceptable way of life is a very recent phenomenon. Most people still believe strongly in the work-ethic, consequently leisure is acceptable only to the point of being done as a useful activity. This belief is changing slowly. There is a need for more leisure education throughout an individual's life span to imbue

him/her with the realization that leisure is as important in life as work. To be able to assist the working individual with leisure education, organizations should assist with the employee's leisure. There should be some opportunities for leisure at the work place such as a gym, racquet courts, even day care and after school care to assist the worker with opportunities for leisure participation. The provision of pre-retirement leisure program where the individual could plan the type of leisure activities he/she would like to participate in when they retire would be useful. Even providing the opportunity for social interaction within the organization such as dances, choir singing, sport activities, etc is of value. Leisure participation should be a part of everyone's daily life and should not be used specifically as an opposite to work but as an extension of work.

In the case of retirement leisure planning it is apparent this sample has a very limited amount of interest in leisure activities. Althougn most retirees were satisfied with retirement there still is a need to broaden their leisure awareness. The *Activitiy* theory indicates that satisfaction will increase in direct proportion to the amount of activity one will undertake. Today's retiree might be very satisfied with what he/she is doing. However, each might not know of all the opportunities available.

To conclude the remarks on retirement education, it is clear that education is an important aspect of retirement. It is also clear that the organization surveyed is interested in providing education for their employees. The above recommendations represent ideal situations and may not be feasible where money is a big factor. However, the writer would like to recommend a second alternative, keeping in mind the high cost of providing the above-mentioned services. The pre-retirement course offered at this time by the organization seems to be offered too late in the

lives of their employees. The writer recommends offering the course to employees over the age of 35 with at least 10 years of seniority within the organization. These criteria would be useful to screen out all employees who had no intention of remaining in the organization and it would also not waste the money and the time spent on retirement by the organization. This would be an inexpensive alternative considering the financial restraints imposed on society today.

The organization could provide valuable information to their employees in regard to finance, leisure, housing, health, etc. This would assist each individual to make an appropriate decision on their future since retirement is such a major change in a person's life. By providing this information at an early time in the employee's life, this will not only assist the employee but will assist the organization. The organization will be able to hire younger and more updated employees rather than retraining existing ones. The organization will profit by having happy and more productive employees as they would periodically be informed of their status within the organization. The writer believes the time involved on pre-retirement education is time well spent for both the employee and the organization.

To prove the effectiveness of pre-retirement education provided by the organization as a life long process would be to carry out a longitudinal study. Since the retirement process occurs over time, a longitudinal study would improve the curriculum needed to provide adequate programs for the employees. The necessity of studying individuals over time while they are still on the job, the types of leisure activities they perform during their work years and the reasons for choosing retirement and post retirement activity would enhance the accuracy of the information needed to make

proper organizational decisions. The starting point of such a study could begin at five to ten years of service to ensure the study would involve employees who would eventually retire with the organization. A longitudinal method would be necessary to support all the above recommendations. In the meantime, it is important for the organization to consider providing pre-retirement education at an earlier date. This re-evaluation can be the beginning of a process of change for the development of pre-retirement programming for organizations.

## Conclusion

This research attempted to describe the reasons why employees choose early retirement, what type of activities they participate in and their level of satisfaction during retirement. The results of this study indicate that the majority of early retirees were satisfied with retirement. It is evident from the discussion, as well as in other studies, that early retirement satisfaction is dependent on a variety of variables such as financial stability, health, leisure participation and the freedom of choosing early retirement.

The emphasis in this research was to describe the retirees' leisure participation. The objective was to determine the type of activities the respondents participated in and the amount of time spent on each activity. The type of activities they participated in did not appear to be significantly different from activities done prior to retirement. Activities such as watching television, domestic chores, listening to the radio, travelling were all retirement activities. The question then arises as to the similarities of activities practiced in retirement to activities practiced before retirement. Unfortunately this research did not examine

activities before retirement to make a comparison with leisure activities participated in after retirement. Research in the area of pre- and post-retirement activity could assist in determining leisure activity choice in retirement. Such research could increase awareness of the type of activities early retirees prefer.

Other research in the area of voluntary versus non-voluntary retirement could be helpful to determine satisfaction in early retirement; as early retirement is a recent phenomenon and many questions are still unresolved. Research also could be used in the area of early retirement leisure planning, leisure satisfaction, life-style comparisons in pre- and post-retirement years and the issue of freedom of choice when considering early retirement.

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# APPENDIX

## APPENDIX I

## QUESTIONNAIRE

1. What year did you retire? ( )

2. How many years did you work?
   No. of years ( )

3. What was, or briefly describe your last job?

4. Did you participate in a pre-retirement education course?
   Yes ( )
   No ( )

5. Listed below are a number of reasons why people retire early. Check the yes or no box for each line.

| | No | Yes |
|---|---|---|
| a)I could afford it. | ( ) | ( ) |
| b)My health made it necessary or desirable. | ( ) | ( ) |
| c)It didn't pay to keep working. | ( ) | ( ) |
| d)I had worked long enough. | ( ) | ( ) |
| e)My company offered me a special pension arrangement that made it attractive to retire when I did. | ( ) | ( ) |
| f)My health qualified me for disability benefits. | ( ) | ( ) |
| g)There was a reduction of employment or change in the company structure so I decided to retire early. | ( ) | ( ) |

h)Other. Specify_____

---

6. Here is a list of activities. Check the Yes or No box for each activity that you participate in and also check the appropriate 'hours per week' box.

| Activity | No | Yes | Hours per week 1-5 | 5-10 | 15-20 | 20+ |
|---|---|---|---|---|---|---|
| Routine domestic chores | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Home improvement | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Gardeneing, in season | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Watching T.V. | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Listening to the radio | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Reading | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Games (bridge, chess,etc.) | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Arts & crafts | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Spectator arts (theatre, museums) | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Spectator Sports | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Particpatory sports | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Particpating in the activities of lodges, social clubs | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |

| Activity | No | Yes | Hours per week 1-5 | 5-10 | 15-20 | 20+ |
|---|---|---|---|---|---|---|
| Participating in seniors' organizations | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Participating in political activities | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Going to parties | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Being with neighbours, friends and relatives | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Attending church functions | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Volunteer work | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |
| Travel (for pleasure) | ( ) | ( ) | ( ) | ( ) | ( ) | ( ) |

7. Did you continue to work after retirement?

   Yes ( )
   No ( )

8. Are you working now?

   Yes, Full-time ( )
   Yes, Part-time ( )
   No ( )

9. In the last year how many months have you worked for pay?
   a) 12 months ( )
   b) 6 to 12 months ( )
   c) 1 to 6 Months ( )
   d) None at all ( )

10. If you are working now, what is your income?
   a) More than $30,000 per year ( )
   b) Between $25,000 and $30,000 ( )
   c) Between $20,000 and $25,000 ( )
   d) Between $15,000 and $20,000 ( )
   e) Between $10,000 and $15,000 ( )
   f) Between $5,000 and $10,000 ( )
   g) Less than $5,000 ( )

11. If you worked in retirement, why did you decide to work?
   (If you choose more than one answer, please number responses by order of importance)
   a) I needed more income to cover my expenses. ( )
   b) I was concerned about the effects of inflation. ( )
   c) I wanted more contact with people. ( )
   d) I invested in risky investment. ( )
   e) I still have child/children or other dependents to support. ( )
   f) Other. ( ) Specify _____

   _____

12. Listed below are reasons why people do not work, what was your most important reason?
    a) There are no post-retirement work opportunities in my field. ( )
    b) There are no post-retirement work opportunities in any field. ( )
    c) My health prevents me from working. ( )
    d) After taxes, pensions,and other deductions it does not pay to work. ( )
    e) I don't want to work anymore. ( )
    f) I have encountered age discrimination. ( )
    g) I couldn't find a suitable job. ( )
    h) Other ( ) Specify_____

_____

13. Does your spouse currently work?

    Yes, Full-time ( )

    Yes, Part-time ( )

    No ( )

14. If your spouse is now working what is his/her income per year?
    a) More than $30,000 ( )
    b) $25,000 to $30,000 ( )
    c) $20,000 to $25,000 ( )
    d) $15,000 to $20,000 ( )
    e) $10,000 to $15,000 ( )
    f) $5,000 to $10,000 ( )
    g) Less than $5,000 ( )

15. Before your retirement, what did you expect early retirement to be like?
    a) A very pleasant experience. ( )
    b) Somewhat pleasant, but not entirely. ( )
    c) Somewhat unpleasant, but with some satisfaction. ( )
    d) An unpleasant experience, with little or no satisfaction. ( )

16. All things considered, how has your retirement experience been?
    a) More satisfactory than I expected. ( )
    b) About what I expected. ( )
    c) Less satisfactory than I expected. ( )

17. In what year were you born? ( )

18. What is your gender?

    Male ( )

    Female ( )

19. What is your current marital status?
a) Single (never married) ( )
b) Married ( )
c) Common law ( )
d) Divorced ( )
e) Separated ( )
f) Widowed ( )

20. How long did you attend school?
a) Less than eight years. ( )
b) Nine to eleven years.(some high school) ( )
c) Twelve years (graduated high school) ( )
d) 13-15 years. (some college) ( )
e) 16 years. (graduated from college) ( )
f) More than 16 years. (post-graduate) ( )

21. Do you presently own or rent your dwelling?

Own ( )

Rent ( )

Other ( ) Specify _____

_____

22. What was your total family income for the year BEFORE you retired (frome all sources)?
a) Over $30,000 ( )
b) Between $20,000 and $30,000 ( )
c) Betwwen $10,000 and $20,000 ( )
d) Less than $10,000 ( )

23. In the past year since early retirement, what was your total family income? (including pensions, work, disability benefits, investments, etc,)
a) Over $30,000 ( )
b) Between $20,000 and $30,000 ( )
c) Between $10,000 and $20,000 ( )
d) Less than $10,000 ( )

24. How much of your income is from employment and government pension benefits?
a) Over $15,000 ( )
b) Between $10,000 and $15,000 ( )
c) Between $5,000 and $10,000 ( )
d) Less than $5,000 ( )

25. To what extent does your income meet your needs?
a) More than adequate. ( )
b) Adequate. ( )
c) Less than adequate. ( )
d) Totally inadequate. ( )

26. Is there any information you would like to add which may help us in our research?

_____

_____

_____

_____

_____